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Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Lilita	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Nathan Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8288	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Nathan Middle Name Last Name	Case number (if known)		
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
I have not used any business names or EINs.	I have not used any business names or EINs.		
Business name	Business name		
Business name	Business name		
EIN	EIN		
EIN	EIN		
12041 S Normal	If Debtor 2 lives at a different address:		
Number Street	Number Street		
ChicagoIllinois60628CityStateZip Code	City State Zip Code		
Cook	County		
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
Number Street	Number Street		
City State Zip Code	City State Zip Code		
Check one:	Check one:		
lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		
	About Debtor 1: I have not used any business names or EINs. Business name Business name EIN 12041 S Normal Number Street Chicago Illinois 60628 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Cock County County		

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De	ebtor 1 Lilita	Nathan Case number (if known)	
	First Name	Middle Name Last Name	
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for International Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13	dividuals Filing for
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office more details about how you may pay. Typically, if you are paying the fee yourself, you cashier's check, or money order. If your attorney is submitting your payment on your may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing judge may, but is not required to, waive your fee, and may do so only if your income the official poverty line that applies to your family size and you are unable to pay the you choose this option, you must fill out the Application to Have the Chapter 7 File Form 103B) and file it with your petition. 	you may pay with cash, our behalf, your attorney ne Application for g for Chapter 7. By law, a ne is less than 150% of ne fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District Northern District of Illinois When 11/2/2016 Case number MM / DD / YYYY District When MM / DD / YYYY District When Case number MM / DD / YYYY MM / DD / YYYY	16-35116
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor Relationship to District When Debtor Relationship to Relationship to MM / DD / YYYY Relationship to When Case number, if MM / DD / YYYYY	known
11.	Do you rent your residence?	 ✓ No. Go to line 12. ☐ Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101 this bankruptcy petition. 	A) and file it with

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Debtor 1 Lilita Nathan __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Lilita
 Nathan
 Case number (if known)

 Last Name
 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15. Tell the court		You must check one:		You m	ust check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
			er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	within 30 days after you file. You receive a but te from the approved agency, along must file a payment plan you developed, if any. with a copy		ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Lilita		Nathan	Case number (if kr	10 WN)			
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name					
16. What kind of debts do you have?	16a. Are your debt "incurred by a No. Go to Yes. Go to The your debt money for a bo No. Go to Yes. Go to Yes. Go to	s primarily consumer in individual primarily for line 16b. Inne 17. In primarily business dusiness or investment of line 16c.	or a personal, family, or hou lebts? <i>Business debts</i> are o	lebts that you incurred to obtain the business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing ur expenses ar	g under Chapter 7. Go to der Chapter 7. Do you e e paid that funds will be a		oroperty is excluded and administrative cured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	,000-5,000 6,001-10,000 0,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	31,000,001-\$10 million 310,000,001-\$50 million 350,000,001-\$100 million 3100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	51,000,001-\$10 million 510,000,001-\$50 million 550,000,001-\$100 million 5100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
For you	correct. If I have chosen to fi of title 11, United Si under Chapter 7. If no attorney represout this document, I request relief in accordance.	ile under Chapter 7, I ar tates Code. I understan eents me and I did not p I have obtained and rea cordance with the chap	m aware that I may proceed, and the relief available under pay or agree to pay someoned the notice required by 11 oter of title 11, United States	s Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Lilita Nathar		Signature	of Debtor 2			
	Executed on _	12/29/2017 MM / DD / YYYY	Execute				

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Debtor 1 Lilita		Nathan	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Megan Holmes		Date	12/29/2017
	Signature of Attorney f	or Debtor		M / DD / YYYY
	,			
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave			
	Street	enue		
	olieet			
	Chicago		Illinois	60643
	City		State	Zip Code
	•			·
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
				
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:									
Debtor 1	Lilita		Nathan						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			(Giate)						

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,820.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,820.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,424.91
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,645.09
Your total liabilities	\$16,070.00
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$500.00
5. Schedule J: Your Expenses (Official Form 106J)	4005.00
	\$325.00

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Debtor 1 Lilita Nathan _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$500.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,424.91 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$3,424.91

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:						
Debtor 1		Lilita			Nathan				
Debtor 1		First Name Middle N		lame	-				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
` ′	l Fa	orm 106A/B							Check if this is an
		<u>в А/В: Prope</u>	etv.						amended filing
In each ca category v responsibl	tegor vhere e for	y, separately list and d you think it fits best. E	describe items. Li Be as complete a mation. If more s	nd a	asset only once. If an assocurate as possible. If two is needed, attach a separ	married peop	le are	filing together, both a	asset in the are equally
		•	•	-	or Other Real Estate Yo	u Own or Ha	ave a	n Interest In	
					y residence, building, land				
✓	No. 0	Go to Part 2							
	Yes.	Where is the property?							
1.1	Stree	t address, if available, or	other description	Wh	at is the property? Check a Single-family home			the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i>
				H	Duplex or multi-unit building Condominium or cooperative	-		Current value of the	Current value of the
					Manufactured or mobile hor	ne		entire property?	portion you own?
	Num	ber Street			Land Investment property			Describe the nature o	f your ownership
	<u> </u>	0: :			Timeshare			interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Wh	Othero has an interest in the pro	onartu? Chaak	,	Check if this is co	mmunity property
				one	-	operty: Oneok	`		
				느	Debtor 1 only				
				H	Debtor 2 only Debtor 1 and Debtor 2 only				
				H	At least one of the debtors a	and another			
					ner information you wish to perty identification numbe		nis iter	n, such as local	
If you	own (or have more than one, li	ist here:	pro	perty identification number				
				Wh	at is the property? Check a	all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or	other description	느	Single-family home	_			nims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative			Current value of the	Current value of the
				H	Manufactured or mobile hor			entire property?	portion you own?
	Num	ber Street			Land			B	
	IValli	ou ou ou			Investment property Timeshare			Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other			the entireties, or a life	e estate), if Known.
				Wh	o has an interest in the pro	operty? Check	ζ	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			_	
					Debtor 2 only				
					Debtor 1 and Debtor 2 only	and or stless			
					At least one of the debtors a				
					ner information you wish to perty identification numbe		nis iter	n, such as local	

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Debtor 1			Nathan	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or ot		What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property? (Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe	er	Check if this is co (see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. W	rtion you own for a	property identification number: all of your entries from Part 1, includi ere.	ng any entries	for pages	
Do you ow you own tl	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory (cycles	-	•	
3.1	Make Model: Year:	Chevrolet Impala 2006	Who has an interest in the proper one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2006 Chevrolet Impala	170000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a		Current value of the entire property? \$2100.00	Current value of the portion you own? \$2100.00
3.2	Make Model: Year:		who has an interest in the proper one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pro		Current value of the entire property?	Current value of the portion you own?
			instructions)			

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tor 1	Liiita	Nathan	Case number	(if known)	
	First Name	Middle Name Last Name			
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions)	y and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on <i>Schedule</i>
3.4	Make Model: Year: Approximate mileage:	Who has an interest in the pone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 onl	y	Current value of the entire property?	Current value of the portion you own?
		Check if this is commun	tu proportu (ccc		
Wat	ercraft, aircraft, motor homes,	instructions) ATVs and other recreational vehicles, other		ssories	
Exan		instructions)	vehicles, and acces		
Exan	nples: Boats, trailers, motors, per No Yes Make Model: Year:	instructions) ATVs and other recreational vehicles, other	vehicles, and acces lotorcycle accessories		red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motors, per No Yes Make Model:	instructions) ATVs and other recreational vehicles, other sonal watercraft, fishing vessels, snowmobiles, m Who has an interest in the pone.	vehicles, and acces totorcycle accessories roperty? Check y and another	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propen
4.1	Make Model: Other information: Make Model: Year: Make Model: Year:	who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun	vehicles, and acces totorcycle accessories roperty? Check y and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propentation Secured by Propentation you own? Claims or exemptions. I lired claims on Schedule
4.1	nples: Boats, trailers, motors, personnels: Boats, baselies:	who has an interest in the pone. Who has an interest in the pone. Check if this is commun instructions) Who has an interest in the pone.	vehicles, and accessories to torcycle accessories roperty? Check y and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propentation Secured by Propentation You own? Claims or exemptions. I ared claims on Schedule

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Nathan Debtor 1 Lilita Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Furniture & Goods \$250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here

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Debtor 1 Lilita Nathan Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: <u>\$</u>0.00 Net Spend 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Lilita		Nathan	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum No	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	 n accounts			
		RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			-
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
					-
					-

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Debt	or 1 Lilita	M' dalla Nassa	Nathan	Case number (if known)	
24.			nt in a qualified ABLE program, or u	nder a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).		
	Yes	Institution name and descriptio	n. Separately file the records of any inte	rests.11 U.S.C. § 521(c):	
25.		able or future interests in prop or your benefit	perty (other than anything listed in l	ne 1), and rights or powers	
	✓ No				
	Yes. Desci	ribe			
26.			crets, and other intellectual propert		
	No.	ernet domain names, websites, p	proceeds from royalties and licensing ag	greements	
	Yes. Descri	ribe			
27.		nchises, and other general intended in the light section of the light se	t angibles , cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No	ه ماند			
	Yes. Desc	nibe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own?
	Tax refunds ov	ved to you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No — Yes. Give s about	ved to you specific information t them, including whether		Federal: State:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s about you a	ved to you specific information			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and to	specific information t them, including whether already filed the returns the tax years	usal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and to	specific information t them, including whether already filed the returns the tax years	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amounts	pecific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spo		State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spo	payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo specific information	payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lilita		Nathan	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		th savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someone	a living trust, expect p		ry, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and un to set off claims	iquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No ☐ Yes. Describe				
36.		-	Part 4, including any entries fo		\$20.00
Part	5: Describe Any Busi	ness-Related Pro	perty You Own or Have an l	nterest In. List any real estate in Pa	ort 1
37.	No. Go to Part 6. Yes. Go to line 38.	egai or equitable int	erest in any business-related pr	operty:	Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable or c	ommissions you alre	ady earned		or exemptions
	✓ No Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Lilita	Nathan	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnershi	ns or joint ventures		
72.		ps of joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	name of omaly.	/c c. c	
	information about them			
13 (Cuetomer liete mailing	lists, or other compilations		
70.		note, or other complications		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Descri	be		
	□			
44.	Any business-related p	property you did not already list		
	✓ No			
	Yes. Give specific			_
	information			
				_
		·		
		ll of your entries from Part 5, including any entries for pages y r here		
•				
Part	6: Describe Any Fa	rm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
	П			or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	√ No			
	Yes. Describe			

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Debt	tor 1 Lilita First Name		lathan C	Case number (if known)	
48.	Crops-either growing				
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	√ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
E 1	Any form, and commo	rcial fishing-related property you did r	ant already list		
51.		rcial listiling-related property you did i	iot alleady list		
	✓ No Yes. Describe				
		ll of your entries from Part 6, including		have attached	
•				L	
Part 1	7 Describe All Pro	perty You Own or Have an Intere	est in That You Did Not I	ist Above	
		perty of any kind you did not already li			
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write that	at number here		>
Part 8	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$2100.00		
57. P	art 3: Total personal an	nd household items, line 15	\$700.00		
58. P	art 4: Total financial as	sets, line 36	\$20.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property.	Add lines 56 through 61	\$2820.00	Copy personal property total	+ \$2820.00
				proporty total	#0000 CC
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$2820.00

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Fill in this information to identify your case:						
Debtor 1	Lilita		Nathan			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Ciaic)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	n as Exempt						
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Misc. Household Furniture & Goods Line from Schedule A/B: 06	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Lilita Nathan Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Other financial account, 100% of fair market value, up to any **Net Spend** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$20.00 description: **✓** \$20.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,100.00 5/12-1001(b) description: \$2,100.00; \$0.00 Chevrolet Impala, 2006,

100% of fair market value, up to any

applicable statutory limit

2006 Chevrolet Impala

03

Line from Schedule A/B:

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				sament rage == s				
Fill in th	nis inforr	nation to identify your ca	ase:					
Debtor	1	Lilita		Nathan				
		First Name	Middle Name	Last Name	-			
Debtor					_			
(Spouse,	if filing)	First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the:	Northern	District of Illinois				
_				(State)	,			
Case nu (If known)					-			
Offic	cial I	Form 106D						Check if this is an amended filing
Sch	edu	le D: Credit	ors Who Hav	ve Claims Secu	ired b	y Prop	erty	12/15
more sp	ace is r			e are filing together, both are elber the entries, and attach it				
1. D o	any c	editors have claims s	ecured by your propert	y?				
V	No. C	heck this box and subr	nit this form to the court v	vith your other schedules. You	have nothi	ng else to repo	ort on this form.	
Ē	Yes. I	Fill in all of the informatio	n below.					
Part 1:	List A	All Secured Claims						
for	reach cla	aim. If more than one cree		ed claim, list the creditor separate list the other creditors in Part 2. A g to the creditor's name.	As Amou Do no	mn A unt of claim of deduct the	Column B Value of collateral	Column C Unsecured portion If any

this claim

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Fill in this info	rmation to identify your case:					
Debtor 1	Lilita First Name Mic	ddle Name	Nathan Last Name			
Debtor 2 (Spouse, if filing)	First Name Mic	ddle Name	Last Name			
United States	Bankruptcy Court for the: Northern		District of Illinois (State)			
Case number (If known)			(State)			
Official F	Form 106E/F			Chec	k if this is an	amended filing
Sched	ule E/F: Creditors	s Who	Have Unsecured Clair	ns		12/15
Form 106A/B) claims that ar the entries in known).	and on Schedule G: Executory Cont. re listed in Schedule D: Creditors Wh	tracts and United to Hold Claims Intinuation Pa	t could result in a claim. Also list executory cor expired Leases (Official Form 106G). Do not inc s Secured by Property. If more space is needed, age to this page. On the top of any additional pa	lude any creditors , copy the Part you	with partia u need, fill it	lly secured out, number
☐ No. ✓ Yes					ah alaim Fa	
listed, ide As much Continua	entify what type of claim it is. If a claim has possible, list the claims in alphabetic	has both priori cal order accor reditor holds a	nore than one priority unsecured claim, list the credity and nonpriority amounts, list that claim here and ding to the creditor's name. If you have more than particular claim, list the other creditors in Part 3. for this form in the instruction booklet.)	show both priority	and nonprior	ity amounts.
,			·	Total claim	Priority amount	Nonpriority amount
2.1 IRS 1 Priority PO Box Numbe			Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all the apply.	\$3,424.91	\$3,424.91	\$0.00
	lphia Pennsylvania 1910 State Zip C Icurred the debt? Check one. btor 1 only	11	Contingent Unliquidated Disputed			
	btor 2 only	•	Type of PRIORITY unsecured claim:			
De	btor 1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts you owe the			
	least one of the debtors and another	inity debt	government Claims for death or personal injury while you w	ere		
_	eck if this claim relates to a commu claim subject to offset?	inty debt	intoxicated Other Specify			

✓ No Yes Other. Specify _____

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Nathan Debtor 1 Lilita Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$704.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 09/2013 PO Box 3517 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 61702 Bloomington Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection: Collecting for Is the claim subject to offset? Other. Specify __ORIGINAL CREDITOR: AT T **✓** No Yes 4.2 Aguilar, Jose \$2,645.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11717 S. Karlov, Apt. 3A n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Alsip Illinois 60803 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Judament Is the claim subject to offset? **✓** No Yes Capital One Bank USA NA \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11013 W BROAD ST Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Virginia 23060 GLEN ALLEN Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

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	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6. and so forth.	Total claim
1.4	CB/LNBRYANT	• •	\$0.00
7.7	Nonpriority Creditor's Name	Last 4 digits of account number 0756	Ψ0.00
	PO BOX 182789 Number Street	When was the debt incurred? 11/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUS Ohio 43218 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	불	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	브	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
5	CHASE AUTO	— Last 4 digits of account number 0062	\$0.00
	Nonpriority Creditor's Name		
	P.O. BOX 901003 CREDIT BUREAU DISPUTE PROCESSG Number Street	When was the debt incurred? 4/2006	
		As of the date you file, the claim is: Check all that apply.	
	FORT WORTH Tours 70101	Contingent	
	FORT WORTH Texas 76101 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	브	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 60 Automobile	
	✓ No		
	Yes		
6	City of Chicago - Parking and red Light Tickets	— Last 4 digits of account number	\$1,529.80
	Nonpriority Creditor's Name	When was the debt incurred?	
	Department of Revenue - PO Box 88292 Number Street	when was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	<u> </u>	Other. Specify Parking and Red light	
	Is the claim subject to offset?		
	HAF H INC.		

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Debtor 1 Lilita Nathan Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

I GIL Z	Tour NONF MONTH Offsecured Claims - Continuation	1 490	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	COMENITY BANK/TORRID	Last 4 digits of account number 7107	\$127.00
	Nonpriority Creditor's Name PO BOX 182685	When was the debt incurred? 11/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUS Ohio 43218	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	불	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	─ debts ✓ Other. Specify CreditCard	
	No	<u> </u>	
	Yes		
4.0	<u> </u>		* 404.00
4.8	Credit Management Nonpriority Creditor's Name	Last 4 digits of account number1089	\$481.00
	25 Northwest Point Blvd #750	When was the debt incurred? 06/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elk Grove Village Illinois 60007 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: 11 COMCAST CENTRAL	
	Yes	Other. Specify WAREHOUSE	
4.9	CREDIT ONE BANK NA	Last 4 digits of account number 7519	\$186.00
	Nonpriority Creditor's Name PO BOX 98875	When was the debt incurred? 11/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	LAS VEGAS Nevada 89193	Unliquidated	
	City State Zip Code	불 '	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	브	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	─ debts ✓ Other. Specify CreditCard	
	Is the claim subject to offset?	Visit Openity Ordinary	
	Yes		
	1 163		

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Nathan Debtor 1 Lilita Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$1,096.29 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No ☐ Yes 4.11 KOHLS/CAPONE \$273.00 7633 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 9/2017 PO BOX 3115 Number As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE 53201 Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes Mt Sinai Hospital 4.12 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 1501 S California Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Due Is the claim subject to offset? **✓** No

Yes

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Nathan Debtor 1 Lilita Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Roseland Community Hospital \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 45 West 111th Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60628 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes St. Margaret Mercy \$1.00 4.14 Last 4 digits of account number _ Nonpriority Creditor's Name 9650 Gordon When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Highland Indiana 46322 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.15 Village of Alsip \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4500 w 123rd st n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60803 Alsip Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Yes

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Debtor	1 Lilita First Name	•	Middle Name	Nathan Last Name	Case nu	umber (if known)				
Part 3:	List Oth	ers to Be Notified A	About a Debt Tha	at You Already Listed	t					
col col	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.									
Nar				On which entry	On which entry in Part 1 or Part 2 did you list the original creditor?					
<u>11</u>	111 W JACKSON BLVD S-400		Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims					
Nu —	ımber S	Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims				
CH	HICAGO	Illinois	60604	Last 4 digits of	account number					
Cit	:y	State	Zip Code							

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Debtor 1 Lilita Nathan Case number (if known)
First Name Middle Name Last Name

THISTING	ne widde warie Last warie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	atistical reporting purpose	∍s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom r are r	6b. Taxes and certain other debts you owe the government	6b.	\$3,424.91	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$3,424.91	
	oe. Total. Add lilles oa tillough od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$12,645.09	
	that amount here.	UI.		
	6j. Total. Add lines 6f through 6i.	6j.	\$12,645.09	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lilita		Nathan
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument rag	, 32 01 74		
Fill in	this infor	mation to identify your c	ase:				
Debt	or 1	Lilita		Nathan			
		First Name	Middle Name	Last Name			
Debte (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name			
Unite	d States E	Sankruptcy Court for the:	Northern	District of Illinois			
0				(State)			
(If know	number wn)	-					
							f this is an
						amende	d filing
Off	icial	Form 106H					
Sal	a adul	e H: Your Co	lohtoro				40/45
<u> </u>	ieaui	e n: Your Cod	ieblors				12/15
the ei	ntries in t n). Answe	he boxes on the left. At r every question.		to this page. On the t	p of any Additional	py the Additional Page, fill it out, and r Pages, write your name and case numb	
	Yes						
			lived in a community pro kico, Puerto Rico, Texas, W			y states and territories include Arizona, Cal	ifornia,
i		Go to line 3.	,,		,		
i	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	ime?		
·		No		-			
		Yes. In which communit	ty state or territory did you	ı live?	Fill in the name a	nd current address of that person.	
		Name of your apouge of	ormer spouse, or legal equ	volont			
		Name of your spouse,	offiler spouse, of legal equ	valerit			
		Number Street					
		City	State	Zip Co	de		
3. 1	n Columr	ı 1, list all of your codel	otors. Do not include you	spouse as a codebtor	f your spouse is filir	g with you. List the person shown in lir	ne 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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E.II									
Fill in this in	formation to identify	your case:							
Debtor 1	Lilita		Natha						
Dalata	First Name	Middle Name	Last N	lame)	Che	ck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame	<u> </u>		An amended filing		
		Northern	District of III				A supplement showing	post-petition char	oter 13
the:	Bankruptcy Court for	Northern		State		-	expenses as of the follo	wing date:	
Case number			`			-	MANA / DD / \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
(II KHOWH)						'	MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if kr	about your spouse. I	•	d your spou	se is	not filing w	ith you, do	not include informa	tion about your	
1. Fill in you	ır employment		Debtor 1				Debtor 2		
informati									
	re more than one job, eparate page with on about additional	Employment status		Employed			Employed		
			Not E	mplo	yed		Not Employed		
employers		Occupation	Self-emplo	oyme	ent		_		
	art time, seasonal, or	Employer's name							
self-emplo	yed work.	Employer's address							
	n may include student aker, if it applies.		Number St	reet			Number Street		
			City		State	Zip Code	City	State Zip Code	
		How long employed there?						_	
Part 2: Giv	e Details About N	Nonthly Income							
spouse unles	ss you are separated.	he date you file this form	-					-	
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the	info	rmation for all o	employers fo		es below. If you ne	eed
					For Deb	tor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly v		2.		\$0.00		_	
3. Estimat	e and list monthly over	time pay.		3.		+ \$0.00		<u>—</u> _	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00		_]	

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Debte		lathan	Case numbe	r <i>(if</i>	
	First Name Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	→ 4.	\$0.00		
5. Lis	t all payroll deductions:				
5a	. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	. Mandatory contributions for retirement plans	5b.	\$0.00		
5с	. Voluntary contributions for retirement plans	5c.	\$0.00		
5d	. Required repayments of retirement fund loans	5d.	\$0.00		
5e	. Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g	. Union dues	5g.	\$0.00		
5h	. Other deductions. Specify:	5h. +	\$0.00 +	·	
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
	t all other income regularly received:				
8a	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u> </u>	\$500.00		
8b	. Interest and dividends	8b.	\$0.00		
8c	Family support payments that you, a non-filing spouse, or a dependent regularly receive	1			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00		
	. Unemployment compensation	8d. -	\$0.00		
	. Social Security	8e	\$0.00		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:				
	Food Assistance Programs Income	8f	\$0.00		
8g	. Pension or retirement income	8g	\$0.00		
8h	. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$500.00		
	Iculate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10.	\$500.00 +	=	\$500.00
In o	cate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your lends or relatives.	household, your d	ependents, your roomr		
	not include any amounts already included in lines 2-10 or amou	ints that are not av	allable to pay expenses		40.00
	ecify:				+ \$0.00
	dd the amount in the last column of line 10 to the amount in ite that amount on the Summary of Schedules and Statistical Sum				\$500.00
					Combined monthly income
13. D	o you expect an increase or decrease within the year after y	ou file this form?			
│ Ľ					
	Yes. Explain:				

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Debtor 1Lilita		Nath	an		Case number (if			
First Name M	iddle Name	Last	Name		known)			
Official Form 1061. Additional	l page.							
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Babysitting	1	Debtor 1	Debtor 2					
Gross receipts (before all deductions)	3	\$500.00						
Ordinary and necessary operating expens	es -	\$0.00						
Net monthly income from a business, pro	ofession, or farm	\$500.00		Copy	\$500.00			

Official Form 106l Schedule I: Your Income page 3

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		Do	ocument Page 36 of	f 74		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Lilita First Name	Middle Name	Nathan Last Name			
Debtor 2		madio Hamo	24011141110	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg	
	sankruptcy Court for	r the: Northern	District of Illinois (State)	A supplement sh expenses as of t	nowing post-peti the following date	•
Case number (If known)				MM / DD / YYYY	,	
	Form 106			_		12/15
information. If (if known). Ans		ded, attach another sheet to n.	le are filing together, both are ec this form. On the top of any addit			number
1. Is this a join						
	to line 2					
L Yes. Do		n a separate household?				
	No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, E	xpenses for Separate Household of	Debtor 2.		
2. Do you have	e dependents?	✓ No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	for Dependent's relationship to Debtor 1 or Debtor 2	o Dependent's age	Does depend with you?	dent live
	enses include f people other	✓ No				
yourself and dependents	-	Yes				
Part 2: Estin	nate Your Ongo	ing Monthly Expenses				
-	of a date after the		ess you are using this form as a so supplemental Schedule J, check			
		non-cash government assista ded it on <i>Schedule I: Your Inc</i>			Yo	our expenses
	or home ownersh or the ground or lot.		e. Include first mortgage payments	and	4.	\$0.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

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Debtor 1 Lilita Nathan Case number (if known) Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$40.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$100.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$50.00
10. Personal care products an	nd services	10.	\$40.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$74.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$21.00
15d. Other insurance. Specify	/ <u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
	and the live of the form of the Control of the cont	19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	r - 7	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		208	<u> </u>

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Debtor 1 Lilita			Nathan	Case number (if known)		
First N	ame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	es.				\$325.00
22a. Add lin	es 4 through 21.					\$0.00
22b. Copy	ine 22 (monthly expen	ses for Debtor 2), if any,	from Official Form 106J-2			\$325.00
22c. Add lin	e 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	I monthly income) from S	Schedule I.		23a	\$500.00
23b. Copy	our monthly expenses	s from line 22 above.			23b	\$325.00
		ses from your monthly in	ncome.			\$175.00
The re	sult is your monthly ne	et income.			23c	
For examp	le, do you expect to fir	nish paying for your car le	ses within the year after pan within the year or do y nodification to the terms of	ou expect your		

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Debtor 1	Lilita		Nathan
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			(,
(If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information. $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} \right) \left(\frac{1}{2} \right)$

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
×	/s/ Lilita Nathan	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 12/29/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in this in	nformation to identify y	our case:					
Debtor 1	Lilita		Nathan				
Dalatana	First Name	Middle	Name Last Nam	ie	_		
Debtor 2 (Spouse, if filing	First Name	Middle	Name Last Nam	ie	-		
United State	es Bankruptcy Court for	the: Northern	District of Illino	ois	_		
Case numb	per		(Stat	re)			
(If known)					_		Check if this is a
Officia	al Form 107						amended filing
		•	for Individuals	Filing fo	r Rankru	intov	04/1
			narried people are filing			<u> </u>	
informatio	n. If more space is n	eeded, attach a sep	parate sheet to this form				
number (if	known). Answer eve	ery question.					
Part 1: G	ive Details About Y	our Marital Status	s and Where You Lived	Before			
1. What	t is your current marit	al status?					
	Married						
	Not married						
2. Durir	na the leet 2 years he	lived emplohe					
		ve you lived anywne	re other than where you li	ve now?			
	No Voc. List all of the plac	oo you lived in the la	st 3 years. Do not include v	whore you live	2011		
	res. List all of the place	es you lived in the la	st 3 years. Do not include	where you live	TIOW.		
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same	as Debtor 1		Same as Debtor 1
	11851 S Karlob			_			_
	Number Street		From	Number St	reet		From
			То				То
	Alsip Illinois City State	S 60803 Zip Code		City	State	Zip Code	
_					as Debtor 1	<u></u>	Same as Debtor 1
							_
	Number Street		From	Number St	reet		From
			То				То
	City State	Zip Code		City	State	Zip Code	
_	on, orace	Zip Oode		Oity	GiaiG	Zip Oode	
			spouse or legal equivalent isiana, Nevada, New Mexico				
V No	0				_		
		out Schedule H: You	Codebtors (Official Form	106H).			

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Debtor 1 Lilita Nathan Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$7860.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$11063.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$7440.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: Est. YTD LINK \$768.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Lilita Nathan __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor 1 Lilita			Nat	than	Case number	(if known)
First Name		Middle Name	Last	t Name		
corporations of which agent, including one such as child support	relatives; an you are an or a busine	y general partners officer, director, p ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓ No						
Yes. List all pay	ments to a	n insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
Within 1 year before insider?	you filed f	or bankruptcy, c	lid you make any	payments or trans	fer any property o	n account of a debt that benefited an
Include payments on	debts guara	anteed or cosigne	d by an insider.			
✓ No						
Yes. List all payr	ments that	benefited an ins	ider.			
			Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	Include creditor's name
						module orealer o marre
Insider's Name						
mora or o marrie						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
~··,						

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Debtor 1 Lilita Nathan Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Lilita		Nathan	Case number (if known)		
		First Name	Middle Name	Last Name		-	
11.		hin 90 days before you filed counts or refuse to make a p			ank or financial institution,	set off any amou	ints from your
	V	No					
	Ш	Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		<u> </u>					
		City State	Zip Code				
12.		hin 1 year before you filed fo ointed receiver, a custodia		y of your property in the	possession of an assignee fo	r the benefit of o	creditors, a court-
	_						
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Co	ontributions				
13.	Wit	thin 2 years before you filed	l for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600	per person?	
		I NI-					
	✓						
	П	Yes. Fill in the details for e	ach gift.				
		Gifts with a total value of a per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave to	the Gift				
		-					
		Number Street					
		City State	Zip Code				
			2.5 0000				
		Person's relationship to you					
		Person to Whom You Gave to	the Gift				
		Number Street					
		City State	Zip Code				
		-					
		Person's relationship to you					

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	Lilita	Nathan Case number (if kno	wn)	
	First Name Middle Name	Last Name		
. Wit	hin 2 years before you filed for bankruptcy, did	I you give any gifts or contributions with a total value	of more than \$600	to any charity?
✓	No			
<u> </u>				
Ш	Yes. Fill in the details for each gift or contributi	ION.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	-		
	Shally Shalle			
		_		
	Number Street	-		
	City State Zip Code	-		
	,		_	
rt 6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy or sir	nce you filed for bankruptcy, did you lose anything be	cause of theft, fire.	other disaster, or
	nbling?			,
	No			
\mathbf{V}				
	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of <i>Schedule</i>		
		A/B: Property.		
t 7:	List Certain Payments or Transfers			
abo	out seeking bankruptcy or preparing a bankrup			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrup			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrup ude any attorneys, bankruptcy petition preparers, o	tcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bankrup ude any attorneys, bankruptcy petition preparers, o No	tcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bankrup ude any attorneys, bankruptcy petition preparers, o No	tcy petition? or credit counseling agencies for services required in your b	oankruptcy.	
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abo	No Yes. Fill in the details. Cramarosso, Stephen Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	tcy petition? or credit counseling agencies for services required in your be provided by the credit counseling agencies for services required in your because of the counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for the credit counseling agencies for the credit counseling agencies of the credit counseling agencies for the credit counseling agencies of the credit counseling agencies for the credit counseling agencies of the cred	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Cramarosso, Stephen Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Was Paid Number Street City State Zip Code City State Zip Code	tcy petition? or credit counseling agencies for services required in your be provided by the credit counseling agencies for services required in your because of the counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for services required in your because of the credit counseling agencies for the credit counseling agencies for the credit counseling agencies of the credit counseling agencies for the credit counseling agencies of the credit counseling agencies for the credit counseling agencies of the cred	Date payment or transfer was made	Amount of payment

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Deb	or 1				Case number (if known)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credi not include any payment or	itors or to make payme		ehalf pay or transfer	any property to a	anyone who promised to
		No Yes. Fill in the details.					
	_			Description and value of any pr transferred	operty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Inclu	ordinary course of your b	usiness or financial aff and transfers made as se	ecurity (such as the granting of a secu			
				Description and value of proper transferred		y property or eceived or debts p	Date transfer was made
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	nin 10 years before you fil eficiary? ese are often called asset-pro No		you transfer any property to a self	-settled trust or sim	nilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of the p	roperty transferred		Date transfer was made
		Name of trust					

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Debtor 1 Lilita Nathan Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Nathan Debtor 1 Lilita Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			Middle Nove	Nathar		Ca	ase number (i	f known)		
		First Name		Middle Name	Last Na	.me					
26.	Hav	e you been a part	y in any judici	al or administr	rative proceedir	ng under	any environme	ental law? Ir	nclude settlements ar	nd orders	
	V	No									
	Ħ	Yes. Fill in the det	tails.								
	ш				Court or agenc	·V		Nature	of the case		Status of the
					J						case
		Case title									Pending
					Court Name			-			r criding
					Number Street			-			On appeal
		Case number			Trainber Girect						Concluded
					City	State	Zip Code	-			ш
Pari	11.	Give Details Al	out Vour R	usiness or Co	onnections to	Δην Βι	einace				
Fail		GIVE Details AL	Jour Four D	u3i11633 01 00	onnections to	Ally Du	3111033				
27.	With	nin 4 years before	you filed for b	oankruptcy, dic	d you own a bus	iness or	have any of the	e following o	connections to any bu	usiness?	
		A solo propri	otor or solf-or	mployed in a tra	ade, profession,	or otho	r activity oithor	full-time or i	oart-timo		
					•		-		part-ume		
				ılıty company (L	LC) or limited li	аршту ра	artnersnip (LLP	")			
		A partner in a	-								
					e of a corporat						
		An owner of	at least 5% of	the voting or e	equity securities	of a cor	poration				
		No. None of the a	bove applies	. Go to Part 12							
		Yes. Check all tha				or each t	ousiness.				
							ure of the busir	ness	Employer Identifica	ation num	ber Do not
									include Social Sec		
		Nathan, Lilita							EIN:		
		Business Name 1241 S Normal									
		Number Street			_						
		Chicago	Illinois	60628	Name of	account	ant or bookkee	eper	Dates business exi	sted	
		City	State	Zip Code					From To	o	
					Doscribo	the nati	ure of the busir	1000	Employer Identifica	ation num	phor Do not
					Describe	the nati	ure of the bush	1622	include Social Sec		
					_				EIN:		
		Business Name									
		Number Street			_				Dates business exi	sted	
					Name of	account	ant or bookkee	eper	, and one	<u>.</u>	
		City	State	Zip Code	_				From To	0	
					Describe	the nati	ure of the busir	ness	Employer Identification		
										urity num	iber of ITIN.
		Business Name			_				EIN:		
					_						
		Number Street			Name		ant ar bailt		Dates business exi	sted	
		City	Ctoto	Zin Code	mame of	account	ant or bookkee	eper	_		
		City	State	Zip Code					From To	o	<u> </u>

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Deb	tor 1 Lilita			Nathan	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 year creditors, or		for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in	n the details below	v.		
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Be	low			
t	true and correc	et. I understand tl ase can result in	nat making a false sta fines up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Lilita Nath Signature of Deb			Signature of Debtor 2
		Signature or Dec	TOT I		Date
		Date 12/29/201	7		Bute
	Did you attach	additional pages	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
]	✓ No Yes				
	Did you pay or	agree to pay som	eone who is not an at	torney to help you fill out b	ankruptcy forms?
Г	.✓ No				
[Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	t of Illinois	
n re	Lilita Nathan		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) ar compensation paid to me within rendered or to be rendered on bel	one year before the filing of the p	y that I am the attorney for the abo etition in bankruptcy, or agreed to tion of or in connection w ith the	be paid to me, for services
	For legal services, I have agreed to	o accept		\$4,000.00
	Prior to the filing of this statemer	t I have received		\$800.00
	Balance Due			\$3,200.00
2	. The source of the compensation	oaid to me was:		
	Debtor	Other (specify)		
3	. The source of the compensation	oaid to me is:		
	Debtor	Other (specify)		
4	I have not agreed to share the members and associates of n	e above-disclosed compensation ny law firm.	with any other person unless the	y are
		law firm. A copy of the agreeme	h a other person or persons who a nt, together with a list of the name	
5	. In return for the above-disclosed	fee, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's fi bankruptcy; 	nancial situation, and rendering a	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of a	ny petition, schedules, statemen	ts of affairs and plan which may b	pe required;
	c. Representation of the deb	tor at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the deb	tor in adversary proceedings and	d other contested bankruptcy mat	ters;
6	s. By agreement with the debtor(s),	he above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a com tor(s) in this bankruptcy proceeding		t or arrangement for payment to n	ne for representation of the
	12/29/2017		/s/ Megan Holmes	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$800.00 toward the flat fee, leaving a balance due of \$3,200.00; and \$61.76 for expenses, leaving a balance due of \$3,571.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1	2/29/2017	
Signed:		
/s/ Lilita Na	athan	
		/s/ Megan Holmes
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Nathan, Lilita	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	ΓRIX
T knowledg	-	ify that the attached list of creditors is to	rue and correct to the best of their
Date:	12/29/2017	/s/ Nathan, Lilita Nathan, Lilita <i>Signature of De</i> l	

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AFNI, INC. PO Box 3517 Bloomington, IL, 61702

Credit Management 25 Northwest Point Blvd #750 Elk Grove Village, IL, 60007

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Village of Alsip PO BOX 1053 Mokena, IL, 60448

Roseland Community Hospital 45 West 111th Street Chicago, IL, 60628

Mt Sinai Hospital 1501 S California Ave Chicago, IL, 60608

St. Margaret Mercy 9650 Gordon Highland, IN, 46322

Aguilar, Jose 11717 S. Karlov, Apt. 3A Alsip, IL, 60803

Capital One Bank USA NA Po Box 85015 Richmond, VA, 23285

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193 COMENITY BANK/TORRID PO BOX 182685 COLUMBUS, OH, 43218

CB/LNBRYANT PO BOX 182789 COLUMBUS, OH, 43218

CHASE AUTO P.O. BOX 901003 CREDIT BUREAU DISPUTE PROCESSG FORT WORTH, TX, 76101

IRS Po Box 7346 Philadelphia, PA, 19101

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$800.00 toward the flat fee, leaving a balance due of \$3,200.00; and \$61.76 for expenses, leaving a balance due of \$3,571.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/27/2017	_
Signed:	
/s/ LiJita Nathan .	$\mathcal{L}_{\mathbf{L}}$
Lite Hallo	/s/ Megan Holmes
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Fill in this info	ormation to identify your ca	se:			
Debtor 1	Lilita		Nathan		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northem	District of Illinois (State)		
Case number			(Grate)		
`	Form 106Dec				Check if this is at amended filing
Declara	tion About an I	- ndividual Debt	or's Schedules	;	12/1
Part 1: Sig					
Did you	pay or agree to pay some	ne who is NOT an attorn	ey to help you fill out banl	kruptcy forms?	
☑ No ☐ Yes.	Name of person		Attach Bankruptcy l Signature (Official F	Petition Preparer's Notice, Declaration, and orm 119).	
	enalty of perjury, I declare	that I have read the sum	nmary and schedules filed	with this declaration and	
🗶 /s/ Lilit	a Nathan	to Hoth	*		
Signature	e of Debtor 1		Signature	e of Debtor 2	

Date

MM/DD/YYYY

Date 12/27/2017

MM/DD/YYYY

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Debtor 1 Lilita	Nati		number (if known)	
First Name	THE COLOR PORTS	Name		
Part 6: Answer These Que	estions for Reporting Purposes			44 LLO O C 401(9) co
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu money for a business or inve No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you of	imarily for a personal, fami usiness debts? Business of estment or through the ope	ily, or household purpo debts are debts that you eration of the business	u incurred to obtain or or investment.
17. Are you filing under	No. I am not filing under Chapte	er 7. Go to line 18.		
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. Lam filing under Chapter 7.	Do you estimate that after ar ds will be available to distribu	te to unsecured creditors	s?
18. How many creditors	7 1-49	1,000-5,000 5,001-10,000	lami '	001-50,000 001-100,000
do you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999	10,001-25,000	i i	re than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million \$1,000 million \$1000 Mo	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion
Part 7: Sign Below				It was and
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I out this document, I have obtaine I request relief in accordance with I understand making a false stater connection with a bankruptcy case.	pter 7, I am aware that I ma understand the relief availa I did not pay or agree to pa ad and read the notice requ the chapter of title 11, Un ment, concealing property se can result in fines up to	ay proceed, if eligible, unable under each chapter ay someone who is not uired by 11 U.S.C. § 34 hited States Code, spec a, or obtaining money o	ander Chapter 7, 11,12, or 13 r, and I choose to proceed an attorney to help me fill 2(b). Sified in this petition.
	both. 18 U.S.C. §§ 152, 1341, 15 /s/ Lilita Nathan Signature of Debtor 1	119, and 3571.	Signature of Debtor 2	
384377000 mmm in molif 2444133,000 3255 virti shaffee 46674,2121,0155503998567924444 [15453700 mmm in molif 2444133,000 325500 244414	Executed on12/27/2017 MM / DD /	ACCURATE A TOPO CONTROL TO SECURE OF THE SENSO AND SECURE TO THE SECURE	Executed on	M / DD / YYYY

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Debtor 1 Lilita		Nathan	Case number (if known)
First Name	Middle Na	ame Last Name	
creditors, or other	parties.	otcy, did you give a financial sta	tement to anyone about your business? Include all financial institutions
Yes. Fill in the	details below.		
	•	Date issued	
Name	· · · · · · · · · · · · · · · · · · ·	MM/DD/YYYY	
Number Stre	et	And the servet and th	
City	State Zip	Code	
Part 12: Sign Below			
a bankruptcy case o	an result in fines up to		roperty, or obtaining money or property by fraud in connection with p to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	nature of Debtor 1		Signature of Debtor 2
Dat	e 12/27/2017		Date
Did you attach addit	ional pages to Your Sta	tement of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
✓ No Yes			
Did you pay or agree	to pay someone who is	not an attorney to help you fill	out bankruptcy forms?
☑ No			
Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Nathan, Lilita	Case No	
*******	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MA	TRIX
The knowledge.	e above named Debtors hereby verify tha	at the attached list of creditors is	true and correct to the best of their
Date:	12/27/2017	/s/ Nathan, Lilit Nathan, Lilita <i>Signature of De</i>	

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Debte	or 1 Lilita	Name	Middle Name	Nathan Last Name	Case number (if known)	
16		#4.124 - N.M N.M 117 - 127 - 1	come that applies to you			
10.		•	• • •	Illinois	μο.	
		Il in the state in which you		IBITOIS	_	
		in the number of people i	-	1		\$50,133.00
		ll in the median family inco ousehold	me for your state and size		nd a list of applicable median income amounts, go online	\$50,133.00
			e separate instructions for t		may also be available at the bankruptcy clerk's office.	
17.	How do	the lines compare?				
	17a. 🗸				is form, check box 1, <i>Disposable income is not determined ation of Disposable Income</i> (Official Form 122C-2).	
	17b.	U.S.C. § 1325(b)(3). Go		Iculation of Disp	heck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2). On line 39 of that	
Part :	3: Cal	culate Your Commitm	nent Period Under 11	U.S.C. §1325((b)(4)	
18.	Сору у	our total average monthl	y income from line 11.			\$500.00
19.					e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. lf 1	the marital adjustment doe	s not apply, fill in 0 on line	19a.		-\$0.00
	19 ե. Տ ա	btract line 19a from line	· 18.			\$500.00
20.			income for the year. Fol	low these steps:		
	20a. Co	ppy line 19b.				\$500.00
	Mi	ultiply by 12 (the number o	of months in a year).			x 12
	20b. Th	e result is your current mo	nthly income for the year f	or this part of the	form.	\$6,000.00
	20c. Co	ppy the median family inco	me for your state and size	of household fron	n line 16c.	\$50,133.00
21.	How do	the lines compare?				
		e 20b is less than line 20c. nmitment period is 3 years		by the court, on t	he top of page 1 of this form, check box 3, The	
		e 20b is more than or equa The commitment period is		wise ordered by th	ne court, on the top of page 1 of this form, check box	
Part 4	: Sigi	n Below				
	ву:	signing nere, i declare und	er penaity of perjury that the	ie information on t	this statement and in any attachments is true and correct.	
	×	/s/ Lilita Nathan	fut luch		ĸ	
		Signature of Debtor 1	r		Signature of Debtor 2	
		Date 12/27/2017 MM/DD/YYYY			Date MM/DD/YYYY	
		ou checked 17b, fill out Fo	ill out or file Form 122C-2. rm 122C-2 and file it with		39 of that form, copy your current monthly income from line	14